

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CLAUDETTE M EDWARDS

Debtor(s)

Case No. 15-14877

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/27/2015.
- 2) The plan was confirmed on 07/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/05/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/05/2017.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$208,000.00.
- 10) Amount of unsecured claims discharged without payment: \$84,313.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,350.00
Less amount refunded to debtor	\$210.71

NET RECEIPTS: \$15,139.29

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$664.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,164.90

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS/JPMORGAN CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,000.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	3,418.54	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	542.84	542.84	542.84	0.00
CHASE CARD MEMBER SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Unsecured	7,600.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	57,000.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Unsecured	57,000.00	NA	NA	0.00	0.00
LEASE FINANCE GROUP	Unsecured	0.00	NA	NA	0.00	0.00
MED1 02 EYE CENTER PHYSICIANS I	Unsecured	153.00	NA	NA	0.00	0.00
NEW CENTURY MORTGAGE	Secured	0.00	NA	NA	0.00	0.00
Northland Group Inc	Unsecured	618.12	NA	NA	0.00	0.00
NORTHWESTERN MEMORIAL HOSPIT	Unsecured	424.27	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	119.41	119.41	119.41	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	653.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	268.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES	Secured	8,000.00	10,955.64	9,426.00	9,426.00	337.78
PERITUS PORTFOLIO SERVICES	Unsecured	1,426.00	0.00	1,529.64	1,529.64	0.00
RAPID FINANCIAL SERVICES	Unsecured	13,779.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SMART SMILES DENTAL PC	Unsecured	186.60	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	213.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
UNITED CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
USA FUNDS	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK	Unsecured	190,612.00	NA	18.72	18.72	0.00
WELLS FARGO BANK	Secured	NA	46,228.10	0.00	0.00	0.00
WELLS FARGO BANK	Secured	140,000.00	286,513.89	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,426.00	\$9,426.00	\$337.78
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,426.00	\$9,426.00	\$337.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$2,210.61	\$2,210.61	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,164.90</u>	
Disbursements to Creditors	<u>\$11,974.39</u>	
TOTAL DISBURSEMENTS :		<u>\$15,139.29</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/21/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.